



2014 Investor Meeting

Our Mission



East Oakland
Youth Development
Center
Oakland, CA

Our mission is to advance economic justice and opportunity by partnering with organizations that provide access to capital for low income people and communities.

Our Stories

Investing in Educational Equity

Greater Heights Academy
Flint, MI



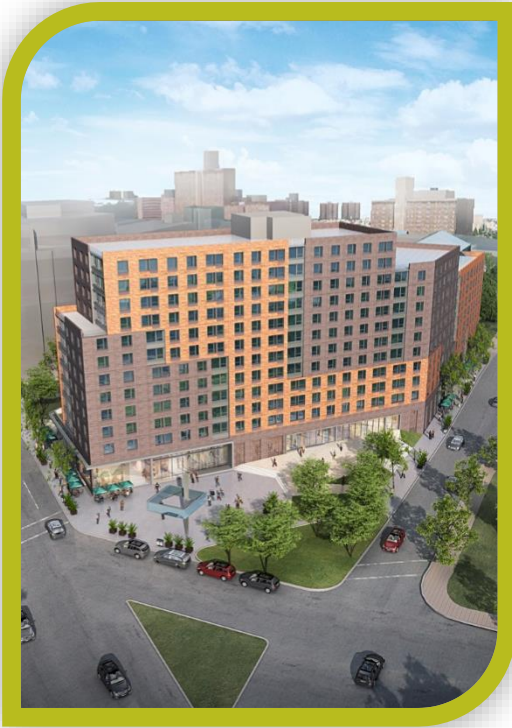
Building Healthy Communities

Pioneer Community Hospital
Stuart, VA

Our Stories

Advancing Affordable Housing

WHEDCo
Bronx, NY



Supporting Small Business

Murphy's Market
San Diego, CA



Our Stories

Fostering Economic Empowerment Abroad

Global Partnerships
Latin America & Caribbean



Our Lending Program

Lending

- For FY 2014 we project to originate \$7.5 million in loans to high-impact borrowers.
- Our loan portfolio has more than doubled from \$8.6 million (12/31/2006) to \$18.2 million (12/31/2013).
- We have built 37 lending partnerships (35 with certified CDFIs).

Serving Borrowers

- Currently 78% of borrowers are nonprofit organizations and 22% are double bottom line businesses.
- 100% of borrowers create benefits for or provide services to low income individuals and families.
- 72% of projects are located in low income census tracts.

Our Accomplishments

Members

- Sisters of the Precious Blood of Dayton, OH joined PCG as a new Permanent Member in September 2013.
- Congregation of St. Joseph of Cleveland, OH transitioned from Term Member to Permanent Member in March 2014.

CARS Rating

- Achieved AAA2+ rating under the CDFI Assessment Rating Systems (CARS) – an improved rating from 2010
 - AAA = best IMPACT rating
 - 2 = second best FINANCIAL rating
 - + = designation of significant work in PUBLIC POLICY
- Annual review for FYE 2013 designated PCG as stable for financial and impact performance.

CDFI Fund Grant Awards

- Awarded \$100,000 technical assistance grant from the U.S. Department of Treasury's CDFI Fund in Sept 2013.
- Awarded a \$1 million grant from the U.S. Department of Treasury's CDFI Fund in Fall 2014.

Our Impact

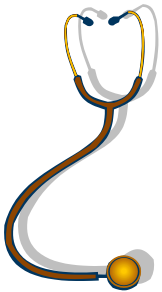
(2011-2013)



**11,400 students
received high quality
education**



**460 jobs created or
maintained**



**135,650 patients
received affordable
health care**



**1,530 affordable housing units
constructed, rehabilitated, or
preserved**



~ 33.9 million micro-entrepreneurs served

Our Borrowers

(2002-present)

Arizona (3)

Hopi Credit Association (Keams Canyon)
Comite de Bien Estar (San Luis)
Navajo Partnership for Housing (St. Michaels)

Arkansas (2)

Sheridan Heights Apartments (Little Rock)
Delta Memorial Hospital (Dumas)

California (6)

Key Community Housing (Alhambra)
MIND Institute (Costa Mesa)
Lifelong Medical Care (Berkeley)
Community Housing Works (Azusa)
East Oakland Youth Development Center (Oakland)
Murphy's Market (San Diego)

Colorado (1)

Colorado Early Springs College (Denver)

Delaware (3)

Dover Interfaith (Dover)
La Red Health Center (Georgetown)
First State Montessori Academy (Wilmington)

Florida (2)

Tampa Bay CDC (Tampa)
Telesis (Bradenton)

Georgia (2)

Cooperative Resources Center (Atlanta)
Cooperative Coffee (Americus)

Illinois (6)

Lessie Bates Davis House (East St. Louis)
Chicago
Avenues to Independence
Common Ground
LEARN Charter School
Oakwood Blvd CDC
Urban Green

Indiana (3)

Anderson Preparatory Academy (Anderson)
Deer Run Apartments (Lawrenceburg)
Washington St. Senior Residences (Kokomo)

Louisiana (3)

Clearview Estates (Lutcher)
Clear Head Learning Center (New Orleans)
South Broad Community Health Center (New Orleans)

Maryland (5)

Montgomery Housing Partnership (Takoma Park)
Baltimore
St. Ambrose Housing Aid Center
Memorial Apartments
People's Community Health Center
TuT's Place

Massachusetts (1)

Neighborhoods of Affordable Housing (Boston)

Michigan (4)

SW Housing Solutions (Detroit)
Auburn Invest. Fund (Detroit)
Greater Heights Academy (Flint)
Heartfelt Impressions Learning Center (Rochester)

Minnesota (8)

Neighborhood Development Corporation (St. Paul)
Minneapolis
Northcountry Cooperative Development Fund
Seward Square Cooperative
WISE Charter School
Lincoln International Charter School
Excell Academy
Global Academy

Mississippi (1)

Carpenter Estates (Greenwood)

Missouri (2)

Gateway Science Academy (St. Louis)
Wyman Center (Eureka)

New Hampshire (2)

Exeter River Manufactured Housing Cooperative (Exeter)

New Jersey (2)

Granny's Child Care (Vineland)
Leaguers Inc. (Newark)

New Mexico (1)

Navajo (Gallup)

New York (6)

Greystone Foundation (Yonkers)
Interfaith Council for Action (Ossining)
RHDFC (Rochester)
Sea to Table (Brooklyn)
YWCA (White Plains)
Whedco (Bronx)

North Carolina (1)

Self Help Ventures Fund (Durham)

Ohio (4)

Northeast NDC (Cleveland)
ACENet Ventures (Athens)
Foundation for the Challenged (Dublin)
Lofts At Hoover (Dayton)

Oregon (1)

Proud Ground (Portland)

Pennsylvania (4)

Childspace (Philadelphia)
Spectrum Health Center (Philadelphia)
TCB Central PA (York/Lancaster)

Texas (3)

Merced Housing (San Antonio)
El Puente CDC (El Paso)
Central Dallas CDC (Dallas)

Utah (1)

Rural Collaborative (Park City)

Vermont (3)

Burlington

Champlain Housing Trust
Hartland Group
Twin Pines Housing Trust (White River)

Virginia (7)

Arlington Partnership for Affordable Housing (Arlington)
CCDC Fox Hill (Hampton)
One Partner (Duffield)
Buchanan Gardens (Arlington)
Suburbia Fairfax (Fairfax)
Pioneer Health (Stuart)
Savoy Apartments (Norfolk)

Washington (1)

Seattle

Washington Assistive Technology Fund

Washington D.C. (10)

CentroNia
Bates Street Tenant Cooperative
1106 Columbia Road
Social Enterprise Alliance
Bethany, Inc.
Wheeler Creek CDC
Randle Heights Tenant Association
First Book
Father & Sons LLC
E.L. Haynes Public Charter School

West Virginia (1)

Appalachian by Design (Lewisburg)

Wisconsin (15)

SWCAP (Dodgeville)
Western Dairyland (Eau Claire)
Habitat for Humanity (Oshkosh)
Couleecap (Westby)

Madison

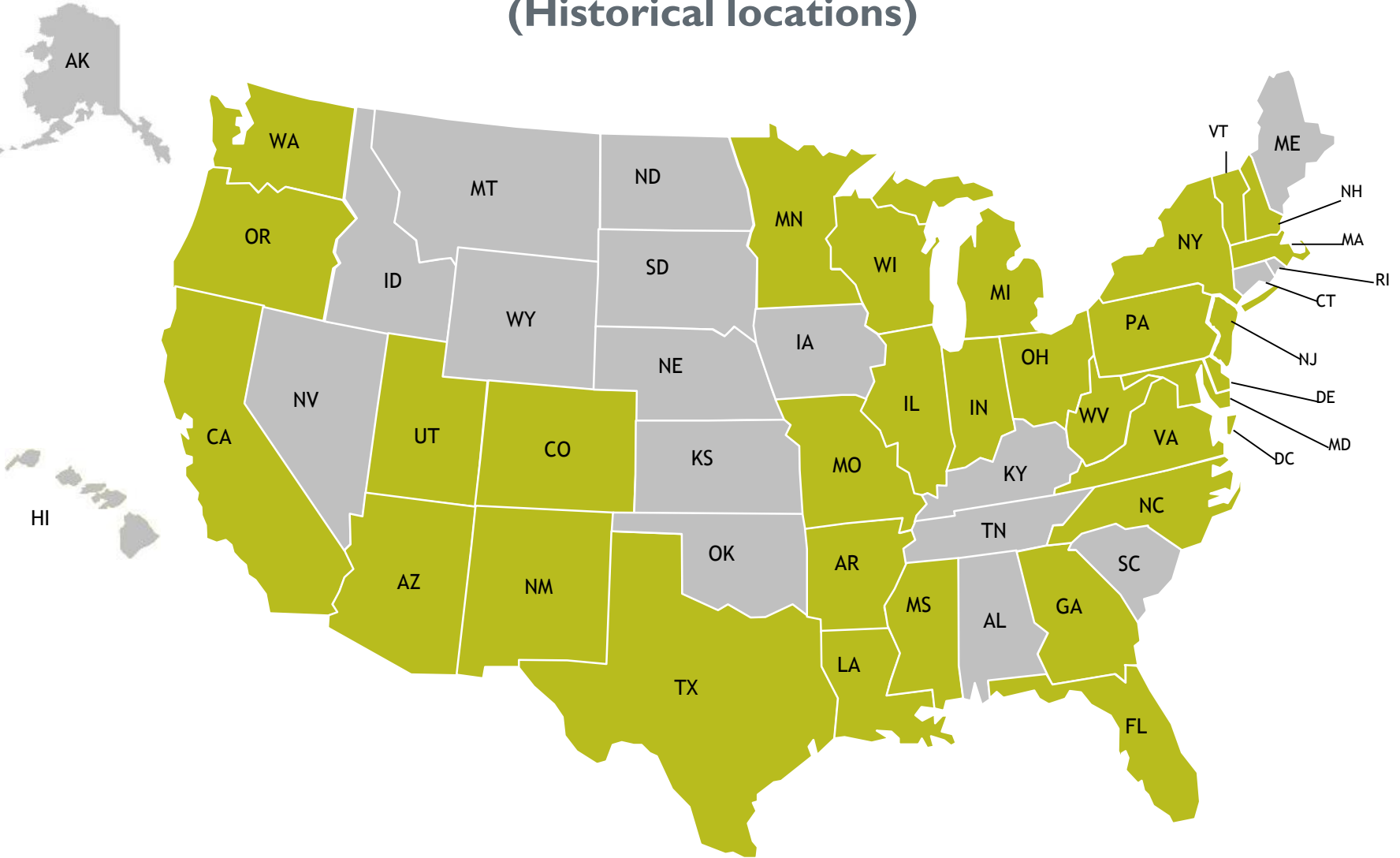
Family Centers Inc.
Omega School
Milwaukee
Jo's Day Care
Legacy Midwest
Redevelopment Corporation
Parklawn Assembly of God Church
Riverwest Investment Cooperative
Greater Mt. Sinai Church
Riverwest Artists Association
United Methodist Children's Services
Jewish Family Services Housing Council for the Spanish Speaking

International (13)

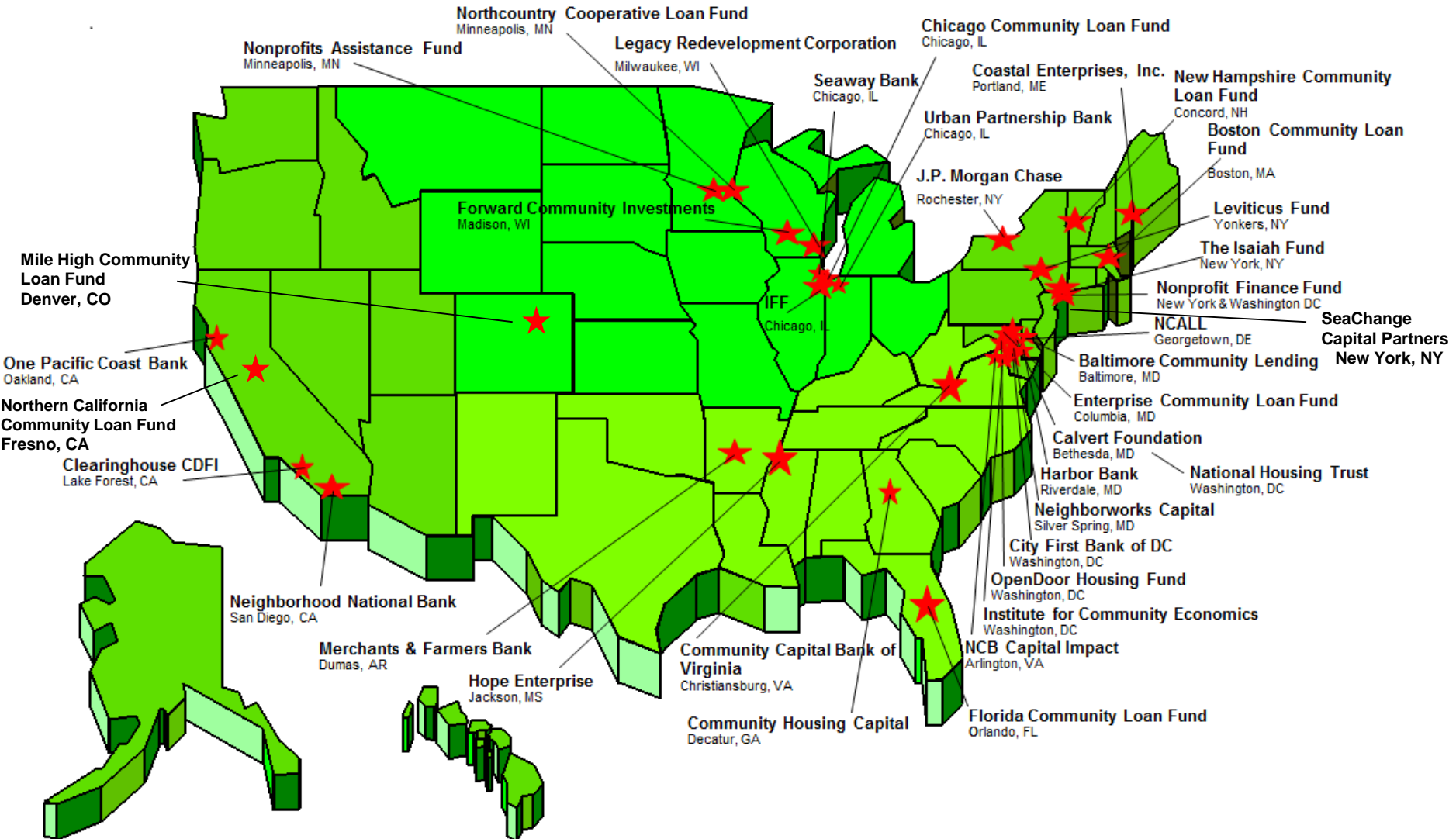
Equal Exchange
Pro Mujer
SosteNica
EcoLogic Finance
DWM
Katalysis Bootstrap Fund
Shared Interest
Global Partnerships
NICA Fund
Root Capital
E+Co
Sustainable Harvest
Microvest

Our Borrowers

(Historical locations)



Our Network



Our Newest Initiative: CapNexus

The screenshot shows the CapNexus website interface. At the top, the logo 'capNEXUS' is displayed in white on a dark grey background, with 'Login' and 'Register' links to the right. Below the logo is a navigation menu with items: Home (highlighted), About, Get Started, Originators, Buyers, Borrowers, Supporters, and Contact. The main content area features a large image of three children (two girls and one boy) smiling and holding a drawing of a human skeleton. Below this image is the text 'capital MEETS community' and a series of six small circles, with the fifth one being white and the others green. To the right of the main image is a vertical sidebar with buttons: 'My Account', 'My Dashboard', 'View All Loans', 'Post Loans', 'Search Loans', 'Get CD Rates', and 'Send A Broadcast'. Below the main image, there is a section titled 'WHAT IS CAPNEXUS™?' with the text: 'CapNexus™ is an online database that matches money and partners to community development finance opportunities.' and a 'LEARN MORE >' link. To the right of this text is a 'VIEW A SAMPLE PROFILE >' link and a thumbnail image of a sample profile page. Further right is a 'SPONSORED BY' section featuring the PCG logo (Investing in Social Change) and a 'SUCCESS STORIES READ MORE >' link with a small photo of a man.

capNEXUS [Login](#) [Register](#)

[Home](#) [About](#) [Get Started](#) [Originators](#) [Buyers](#) [Borrowers](#) [Supporters](#) [Contact](#)

My Account

My Dashboard

View All Loans

Post Loans

Search Loans

Get CD Rates

Send A Broadcast

capital MEETS community

WHAT IS CAPNEXUS™?

CapNexus™ is an online database that matches money and partners to community development finance opportunities.

LEARN MORE >

VIEW A SAMPLE PROFILE >

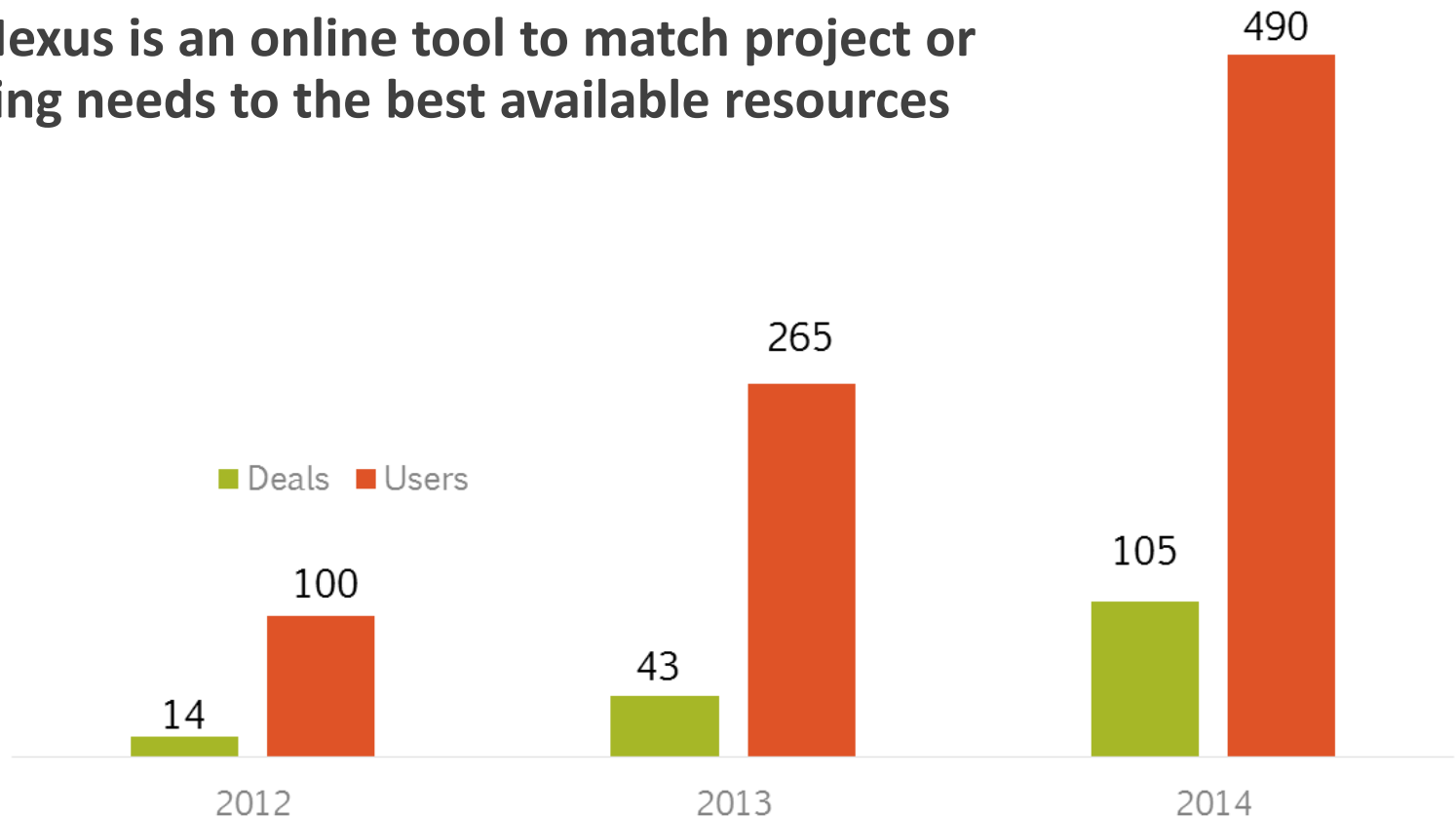
SPONSORED BY

PCG
Investing in Social Change

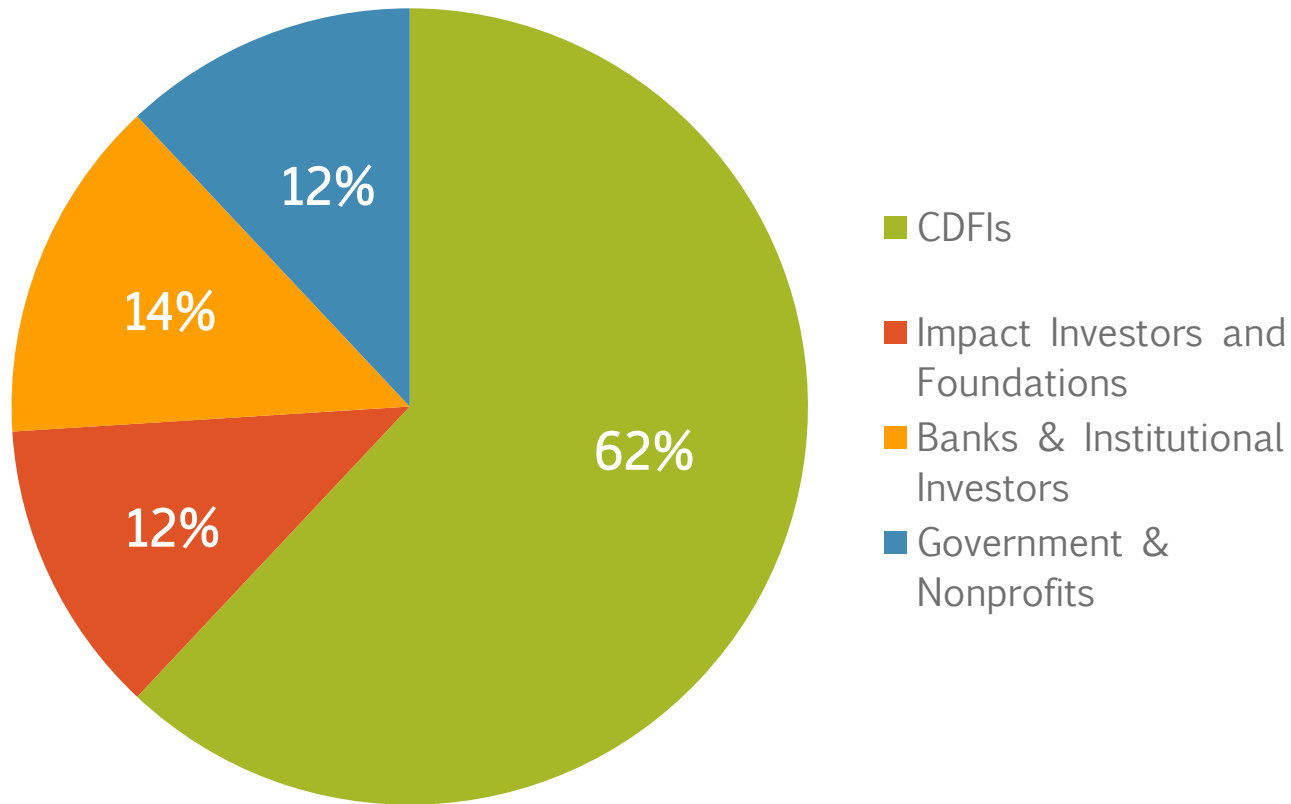
SUCCESS STORIES
READ MORE >

Community Meets Capital

CapNexus is an online tool to match project or funding needs to the best available resources

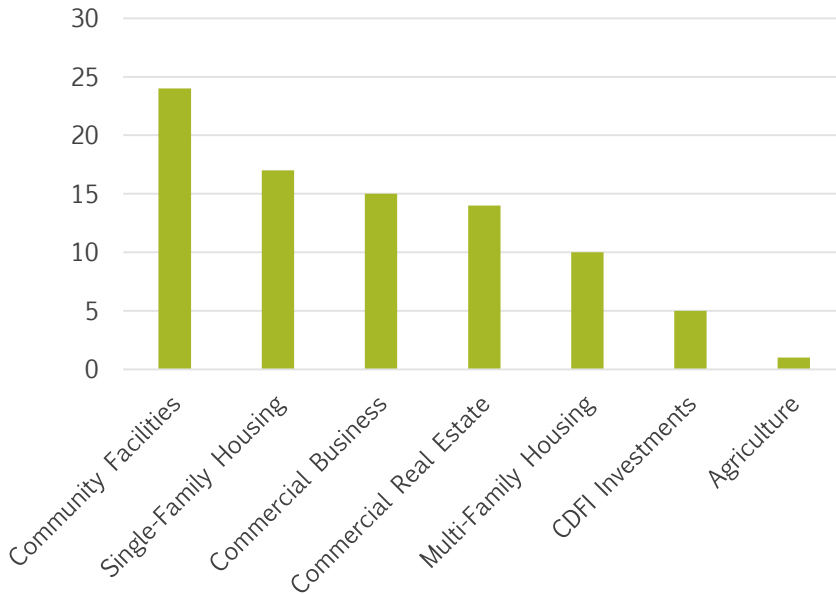


Who Is Using CapNexus?

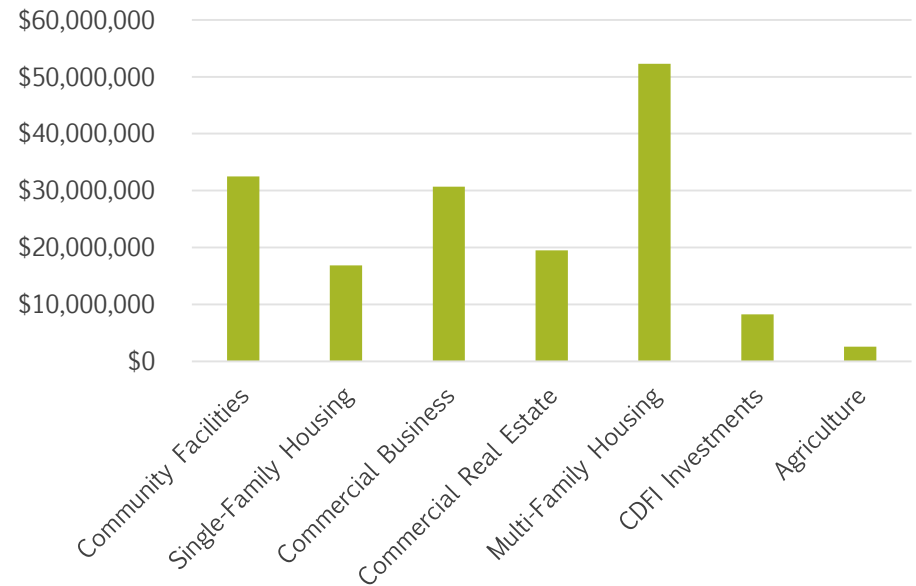


What Do Users Post?

Volume of Loans by Asset Type
(# of loans)



Total Funding Needed by Asset Type
(\$ of loans)

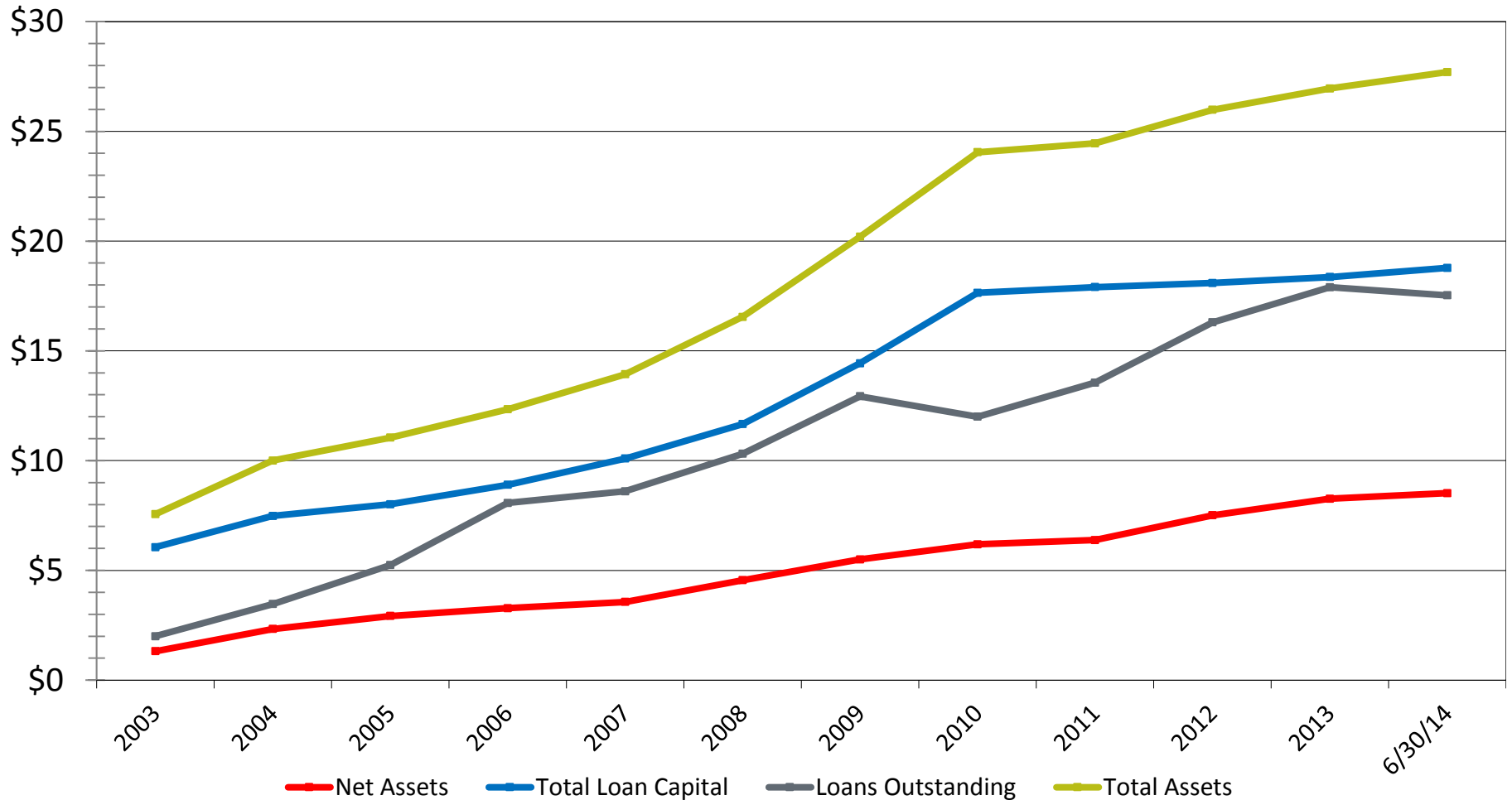


Our Performance

	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	6/30/14
Total Assets	\$6.4 MM	\$7.6 MM	\$10.0 MM	\$11.1 MM	\$12.3 MM	\$13.9 MM	\$16.5 MM	\$20.1 MM	\$24.0 MM	\$24.5 MM	\$26.0 MM	\$27.4 MM	\$27.7 MM
Total Loan Capital	\$5.8 MM	\$6.0 MM	\$7.4 MM	\$8.0 MM	\$8.9 MM	\$10.1 MM	\$11.7 MM	\$14.4 MM	\$17.6 MM	\$17.9 MM	\$18.1 MM	\$18.7 MM	18.8 MM
Net Asset Ratio	17%	17%	23.3%	26%	27%	25%	27%	27%	26%	26%	29%	31%	31%
Self Sufficiency	29%	38%	44%	71%	62%	84%	72%	69%	75%	73%	68%	80%	67%
Audit	No findings or material weakness												N/A

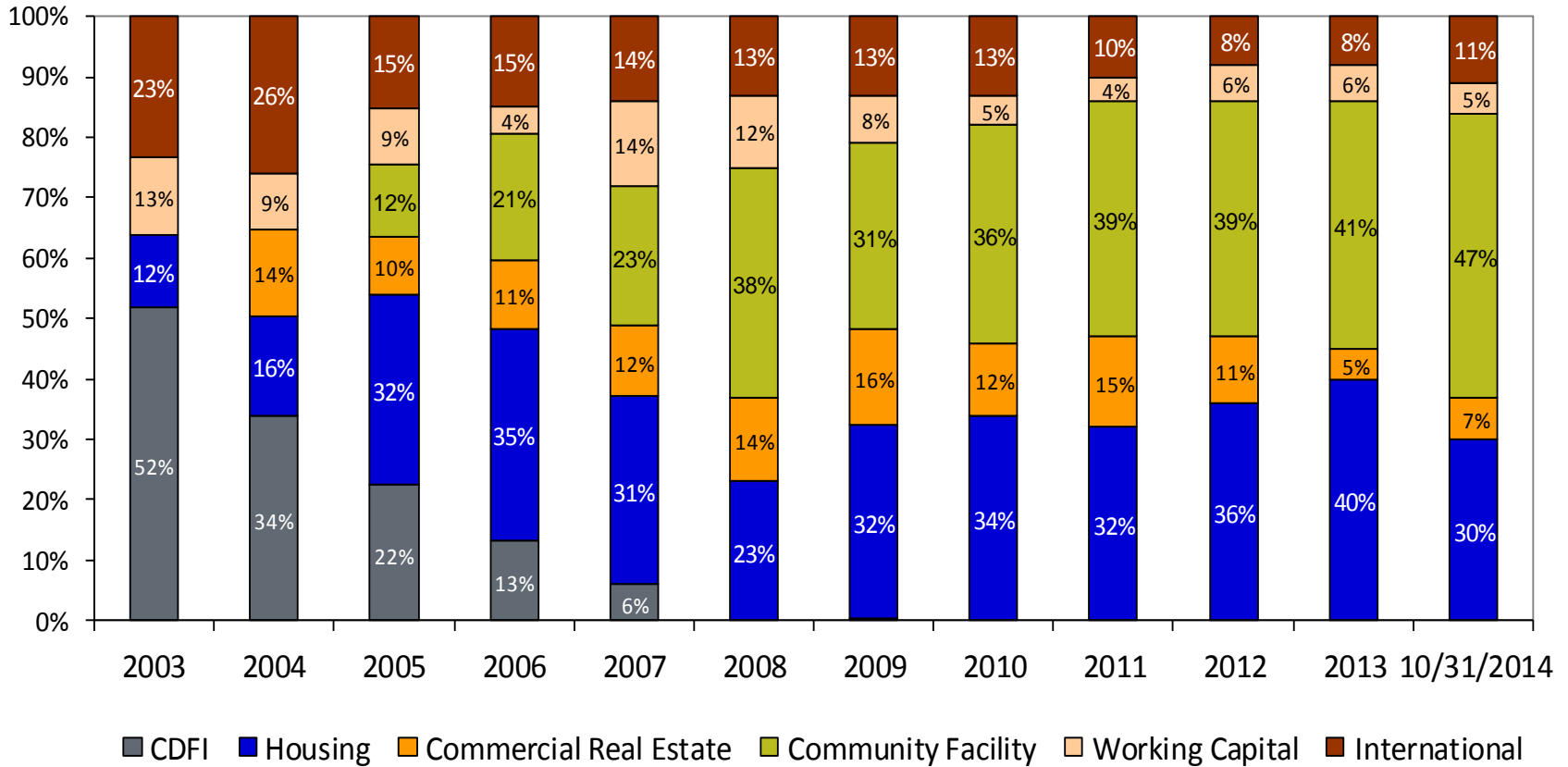
Our Balance Sheet

(in \$ millions)

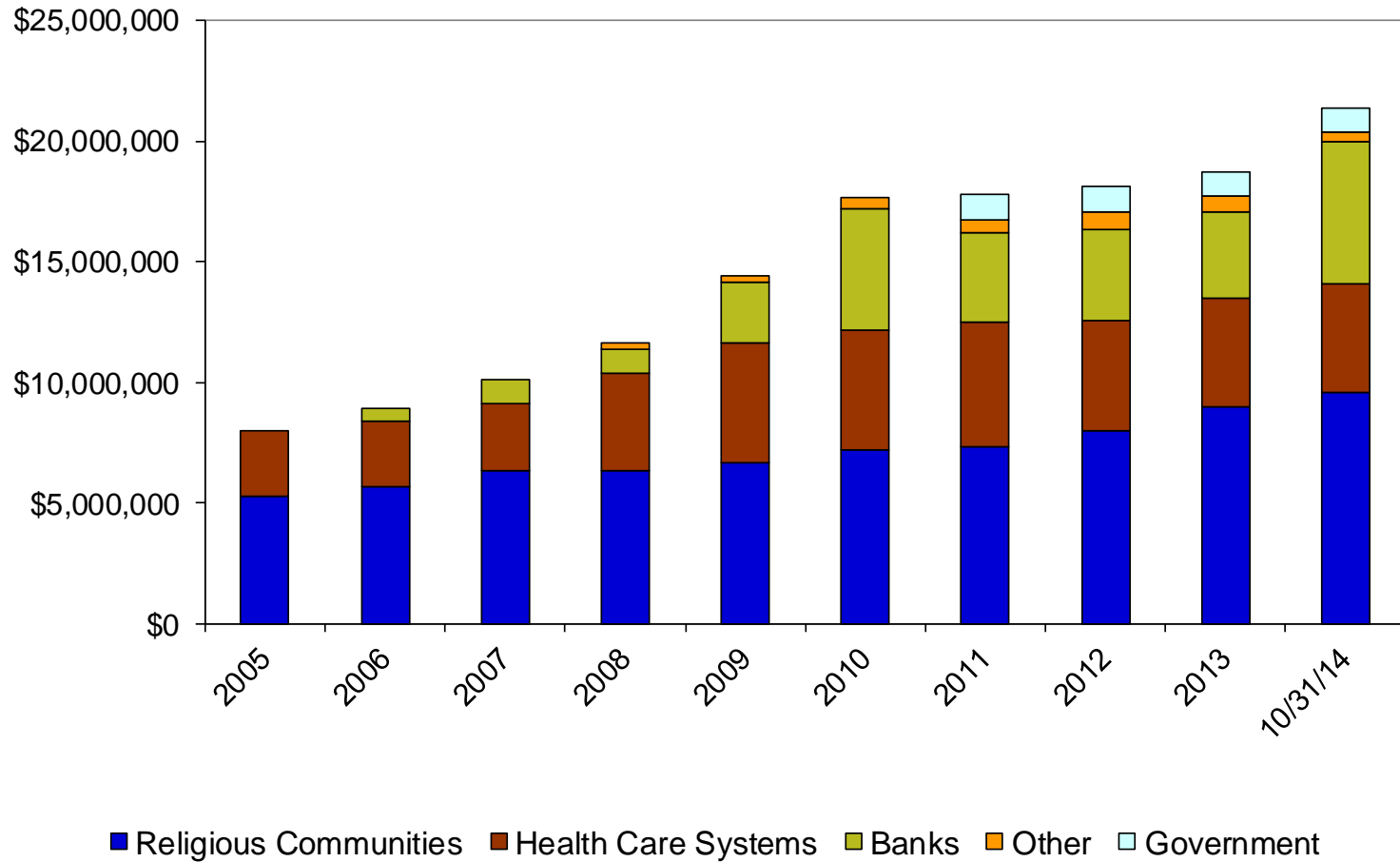


Our Loan Portfolio

(by \$ amount outstanding)

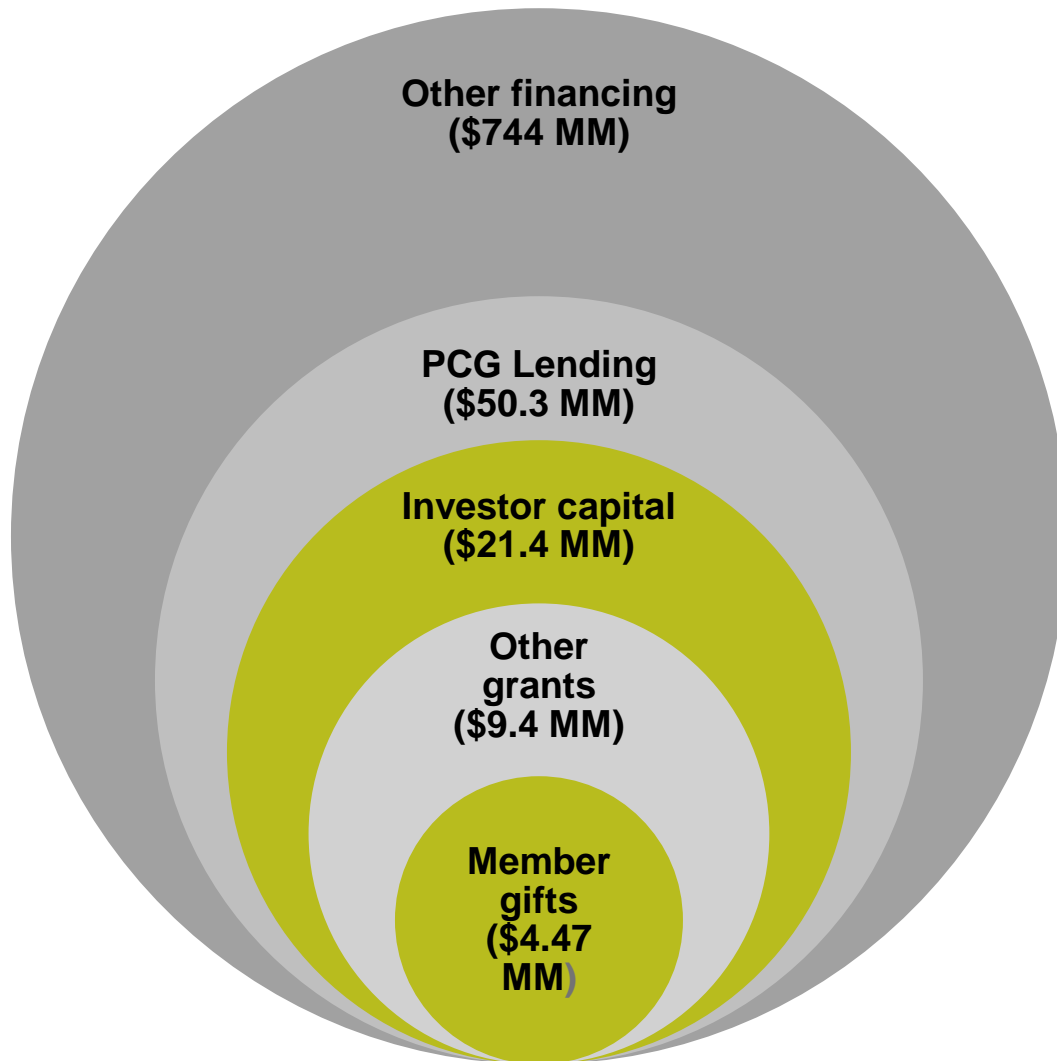


Our Investors



Our Leverage

(2002-present)



\$4.47 million in Membership contributions has leveraged \$794 million in lending

**LEVERAGE RATIO:
\$1 to \$177**

Our Members

We are a membership corporation of faith based institutions committed to promoting community investing as an economic justice strategy

**Our newest Permanent Member as of March 2014:
Congregation of St. Joseph**

Our Current Members:

Christian Brothers Investment Services

Sisters of St. Francis of Philadelphia

Sisters of St. Joseph of Orange

Sisters of the Precious Blood

Dominican Collaborative

(Adrian Dominican Sisters; Dominican Sisters of Great Bend, Kansas; Racine Dominicans; Sisters of St. Dominic, Amityville, New York; Grand Rapids Dominicans)

NEW Members are always welcome!

Thank You for Your Support



**Navajo Partnership for Housing
St. Michaels, AZ**